Mr. Cooper P.O. Box 9095 Temecula, CA 92589-9095



2356778439

PRESORT First-Class Mail U.S. Postage and Fees Paid WSO

Send Payments to: Mr. Cooper PO Box 650783 Dallas, TX 75265-0783

20201023-160

Information of the Estate of Dan J MANAGAN PO BOX 304 MELVIN VILLAGE, NH 03850-0304







OUR INFO ONUNE www.mrcooper.com

10/23/2020

KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN PO BOX 304 MELVIN VILLAGE, NH 03850-0304

Loan Number:

Property Address:

62 NORTH RD

BRIDGTON, ME 04009

Dear KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2019 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 10/23/2020 the amount of the debt that must be paid to cure the default is \$13,396.42, which includes the sum of payments that have come due on and after the date of default 07/01/2019, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



Next Payment Due Date:		07/01/2019
Total Monthly Payments Due:		\$9,057.86
Late Charges:		\$52.56
Other Charges:	Uncollected NSF Fees:	\$0.00
	Other Fees:	\$0.00
	Corporate Advance Balance:	\$4,286.00
	Unapplied Balance:	<u>(\$0.00)</u>

### TOTAL YOU MUST PAY TO CURE DEFAULT:

\$13,396,42

All reinstatement payments must be made payable in **certified funds**, **cashier's check or money order(s)** and mailed to Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783 or overnight delivery to Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$13,396.42 must be paid by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 11/01/2020 is still due on 11/01/2020 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay \$13,396.42 by the 35<sup>th</sup> day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit

https://www.mrcooper.com/support/mortgage\_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit <a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr.Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and HUD-certified housing counseling agencies (http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You may also call Mr.Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Polly Schumacher Dedicated Loan Specialist Mr. Cooper 866-316-2432 ext. 4670433 8950 Cypress Waters Blvd. Dallas, TX 75019

# Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-meil: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org . Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: https://www.prosperityme.org	62 Eim St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccimaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY, ACTION, PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water St Waterville, Maine 04901-6339

Mr. Cooper P.O. Box 9095 Temecula, CA 92589-9095



2356778447

PRESORT First-Class Mail U.S. Postage and Fees Paid WSO

Send Payments to: Mr. Cooper PO Box 650783 Dallas, TX 75265-0783

20201023-160





OUR INFO ONLINE www.mrcooper.com

10/23/2020

KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN OF THE ESTATE OF DAN J MANAGAN 7 HANSEN WAY MELVIN VILLAGE, NH 03850

Loan Number:

Property Address:

62 NORTH RD

BRIDGTON, ME 04009

Dear KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN OF THE ESTATE OF DAN J MANAGAN:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2019 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 10/23/2020 the amount of the debt that must be paid to cure the default is \$13,396.42, which includes the sum of payments that have come due on and after the date of default 07/01/2019, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



Next Payment Due Date:		07/01/2019
Total Monthly Payments Due:		\$9,057.86
Late Charges:		\$52.56
Other Charges:	Uncollected NSF Fees:	\$0.00
	Other Fees:	\$0.00
	Corporate Advance Balance:	\$4,286.00
	Unapplied Balance:	<u>(\$0.00)</u>

### TOTAL YOU MUST PAY TO CURE DEFAULT:

\$13,396,42

All reinstatement payments must be made payable in **certified funds**, **cashier's check or money order(s)** and mailed to Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783 or overnight delivery to Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$13,396.42 must be paid by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 11/01/2020 is still due on 11/01/2020 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay \$13,396.42 by the 35<sup>th</sup> day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit

https://www.mrcooper.com/support/mortgage\_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit <a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr.Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and HUD-certified housing counseling agencies (http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You may also call Mr.Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Polly Schumacher Dedicated Loan Specialist Mr. Cooper 866-316-2432 ext. 4670433 8950 Cypress Waters Blvd. Dallas, TX 75019

# Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toff-free: 877-340-2649 E-mail: jason.thomas@celmaine.org Website: www.celmaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3810
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-563-7778 E-mail: ndigeronimo@avestahousing.org. Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prospentyme.crg Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presgue Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4009 E-mail: homequest@community-concepts.org Website: https://www.ccimaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC, VALLEY, COMMUNITY, ACTION PROGRAM	Phone: 800-542-6227 E-mail: N/A. Website: www.kvcap.org	97 Water St Watervike, Meine 04901-6339



Mr. Cooper P.O. Box 9095 Temecula, CA 92589-9095



2356778442

PRESORT First-Class Mail U.S. Postage and Fees Paid WSO

Send Payments to: Mr. Cooper PO Box 650783 Dallas, TX 75265-0783

20201023-160

երիրժվետիրդովիլեդիկերիկերիկիկիկիկի KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN OF THE ESTATE OF DAN J MANAGAN 62 NORTH RD BRIDGTON, ME 04009-3817





OUR INFO ONLINE www.mrcooper.com

10/23/2020

KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN OF THE ESTATE OF DAN J MANAGAN 62 NORTH RD BRIDGTON, ME 04009-3817

Loan Number:

Property Address:

62 NORTH RD

BRIDGTON, ME 04009

Dear KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN OF THE ESTATE OF DAN J MANAGAN:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2019 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 10/23/2020 the amount of the debt that must be paid to cure the default is \$13,396.42, which includes the sum of payments that have come due on and after the date of default 07/01/2019, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

Next Payment Due Date:		07/01/2019
Total Monthly Payments Due:		\$9,057.86
Late Charges:		\$52.56
Other Charges:	Uncollected NSF Fees:	\$0.00
	Other Fees:	\$0.00
	Corporate Advance Balance:	\$4,286.00
	Unapplied Balance:	<u>(\$0.00)</u>

### TOTAL YOU MUST PAY TO CURE DEFAULT:

\$13,396,42

All reinstatement payments must be made payable in **certified funds**, **cashier's check or money order(s)** and mailed to Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783 or overnight delivery to Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$13,396.42 must be paid by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 11/01/2020 is still due on 11/01/2020 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay \$13,396.42 by the 35<sup>th</sup> day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit

https://www.mrcooper.com/support/mortgage\_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit <a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr.Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and HUD-certified housing counseling agencies (http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You may also call Mr.Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Polly Schumacher Dedicated Loan Specialist Mr. Cooper 866-316-2432 ext. 4670433 8950 Cypress Waters Blvd. Dallas, TX 75019



# Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-meil: info@mmoacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3810
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org. Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presgue isle, Maine 04769-2201
YORK COUNTY, COMMUNITY, ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Wabsite: www.yccac.org	5 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccimaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-6227 E-mail: N/A. Website: www.kvcap.org	97. Waler St Waterville, Maine 04901-6339

Nationstar Mortgage, LLC P.O. Box 9095 Temecula, CA 92589-9095

# PS form 3665 Type of Mailing: CERTIFICATE OF MAILING October 23, 2020



List Number of Pieces Listed by Sender 10

Total Number of Pieces Received at Post office

Postmaster: Name of receiving employee

Dated:

	Fee	\$0.43	
	Postage	\$0.650	
	Name, Street & P.O. Address	ESTATE OF DAN J MANAGAN	
	Tracking Number	2356778433	
:	Reference	661006726	
	Line	1	

Fee	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$4.30
	<b>₩</b>	<b>₩</b>	<b>₩</b>	₩	<b>₩</b>	8	<b>₩</b>	\$	<b>&amp;</b>	\$	\$\$
Postage	\$0.650	\$0.650	\$0.650	\$0.650	\$0.650	\$0.650	\$0.650	\$0.650	\$0.650	\$0.650	\$6.50
			JAN J	JAN J			JAN J	J NAC	AN J NAGAN	AN J NAGAN	Totals
Name, Street & P.O. Address	ESTATE OF DAN J MANAGAN PO BOX 304	MELVIN VILLAGE, NH 03850-0304 ESTATE OF DAN J MANAGAN 62 NORTH RD	BRIDG I ON, ME 04009-3817 KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN PO BOX 304	MELVIN VILLAGE, NH 03850-0304 KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN 62 NORTH RD	ESTATE OF DAN J MANAGAN PO BOX 304 MENANYIN ACE NE AND ASSESSION	MELVIN VILLAGE, NR U3830-0304 ESTATE OF DAN J MANAGAN 62 NORTH RD 62 DEPOTON ME 0,000,004	BATTON TO THE ESTATE OF DAN J RATHAEEN M FERLAND SOLV REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN POR BOX 100 NOT THE STATE OF DAN J POR BOX 100 NOT THE STATE OF DAN J	MELVIN VILLAGOE, INT DOSOGNADA KATHALEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN 62 NORTH RO RRIDGTON MF DADOG-3817	KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN OF THE ESTATE OF DAN J MANAGAN T HANSEN WAY MATHALEEN MA	MELVIN VILLAGE, IN 19330 KATHALEEN M FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF DAN J MANAGAN OF THE ESTATE OF DAN J MANAGAN 62 NORTH RD BRIDGTON, ME 04009-3817	
Tracking Number	2356778433	2356778434	2356778435	2356778436	2356778437	2356778438	2356778439	2356778440	2356778441	2356778442	
Reference	661006726	661006726	661006726	661006726	661006726	661006726	661006726	661006726	661006726	661006726	
Line	-	2	ဗ	4	2	9	۲	∞	6	0	

Grand Total: \$10.80



From: Nobody <SMTP:nobody@informe.org>

Sent: 10/23/2020 2:43:18 PM

To: WALZ\_NATIONSTAR

WALZ ID: 160\_WALZ\_NATIONSTAR@covius.com

[External Email] This message originated from outside your organization

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

\_\_\_\_

Mortgage Information

\_\_\_\_

Company providing the notice:Nationstar Mortgage LLC
Owner of the mortgage:Federal National Mortgage Association
What term best describes the owner of the mortgage?:Securitized Pool
Filer's Email Address:WALZ\_NATIONSTAR@lenderlive.com
Contact information for persons having the authority to modify the mortgage to
avoid foreclosure:Polly Schumacher 8950 Cypress Waters Boulevard Dallas TX
75063 866-316-2432 4670433 Polly.Schumacher@mrcooper.com

\_\_\_\_

Consumer Information

----

Consumer First name: KATHALEEN

Consumer Middle Initial/Middle Name:

Consumer Last name: FERLAND PERSONAL REPRESENTATIVE OF THE ESTATE OF D

Consumer Suffix:

Property Address line 1:62 NORTH RD

Property Address line 2: Property Address line 3:

Property Address City/Town: BRIDGTON

Property Address State:

Property Address zip code:04009 Property Address County:Cumberland

----

Notification Details

----

Date notice was mailed:10/23/2020

Amount needed to cure the default:13396.42

Consumer Address line 1:PO BOX 304

Consumer Address line 2: Consumer Address line 3:

Consumer Address City/Town: MELVIN VILLAGE

Consumer Address State:NH

Consumer Address zip code:03850